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## **AMENDMENTS TO THE CLAIMS**

Please amend the claims as follows:

1. (currently amended) A computer executable template displaying method comprising the steps of:

reading a user image and a plurality of templates each having an image insertion area for inserting the user image therein;

inserting the user image in the image insertion area of each of the templates and generating a catalog of the templates each having the user image therein; and

concurrently displaying a plurality of the templates of the catalog and the user image,

wherein each template within the catalog has a unique layout of its respective image insertion area within the templateis unique in its combination of customizable areas within the catalog.

- 2. (Previously presented) The computer executable template displaying method as defined in Claim 1, wherein the user image is a user image having a resolution lower than a resolution of an original user image.
- 3. (Previously presented) The computer executable template displaying method as defined in Claim 1, wherein the templates are templates having a resolution lower than a resolution of original templates.

4. (Previously presented) The computer executable template displaying method as defined in Claim 2, wherein the templates are templates having a resolution lower than a resolution of original templates.

5. (Previously presented) The computer executable template displaying method as defined in anyone of Claims 1 to 4, further comprising the steps of: reading another user image different from the user image; and generating the catalog of the templates by inserting the newly read user image into the image insertion area of each of the templates instead of the user image.

6. (Previously presented) A computer executable template displaying method comprising the steps of:

reading a plurality of user images and a template having an image insertion area for inserting the user images therein;

generating templates having the user images therein by inserting the respective user images in the image insertion area of the template while generating a catalog of the templates having the user images; and

concurrently displaying a plurality of the templates of the catalog and the plurality of user images,

wherein each template of the catalog has a different user image inserted therein from other templates of the catalog.

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(Previously presented) The computer executable template displaying method as defined in Claim 6, wherein the user images are user images having a resolution lower than a resolution of original user images.

- 8. (Previously presented) The computer executable template displaying method as defined in Claim 6, wherein the template is a template having a resolution lower than a resolution of an original template.
- 9. (Previously presented) The computer executable template displaying method as defined in Claim 7, wherein the template is a template having a resolution lower than a resolution of an original template.
- 10. (Previously presented) The computer executable template displaying method as defined in any one of Claims 6 to 9, further comprising the steps of: reading another template different from the template; and generating a catalog of templates by inserting the respective user images into an insertion area of the newly read template instead of the template.
- 11. (Currently amended) A computer executable template displaying apparatus comprising:

reading means for reading a user image and a plurality of templates each having an image insertion area for inserting the user image therein;

catalog generating means for generating a catalog of the templates by inserting the

user image in the image insertion area of each of the templates; and

display means for concurrently displaying a plurality of the templates of the catalog and the user image,

wherein each template within the catalog has a unique layout of its respective image insertion area within the template is unique in its combination of customizable areas within the catalog.

- 12. (Previously presented) The computer executable template displaying apparatus as defined in Claim 11, wherein, in the case where the reading means reads another user image different from the user image, the catalog generating means generates the catalog of the templates by inserting the newly read user image in the image insertion area of each of the templates instead of the user image.
- 13. (Previously presented) A computer executable template displaying apparatus comprising:

reading means for reading a plurality of user images and a template having an image insertion area for inserting the user images therein;

catalog generating means for generating templates having the user images therein by inserting the respective user images in the image insertion area of the template and for generating a catalog of the templates having the user images; and

display means for concurrently displaying a plurality of the templates of the catalog and the plurality of user images,

wherein each template of the catalog has a different user image inserted therein from other templates of the catalog.

- 14. (Previously presented) The computer executable template displaying apparatus as defined in Claim 13, wherein, in the case where the reading means reads another template different from the template, the catalog generating means generates a catalog of templates by inserting the respective user images in an image insertion area of the newly read template instead of the template.
- 15. (Currently amended) A computer-readable recording medium storing a program to cause a computer to execute a template displaying method, the program comprising the procedures of:

reading a user image and a plurality of templates each having an image insertion area for inserting the user image therein;

inserting the user image in the image insertion area of each of the templates and generating a catalog of the templates each having the user image therein; and

concurrently displaying a plurality of the templates the catalog and the user image,

wherein each template within the catalog has a unique layout of its respective image insertion area within the template is unique in its combination of customizable areas within the catalog.

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16. (Previously presented) The computer-readable recording medium as

defined in Claim 15, the program further comprising the procedures of:

reading another user image different from the-user image; and

generating the catalog of the templates by inserting the newly read user image

into the image insertion area of each of the templates instead of the user image.

17. (Previously presented) A computer-readable recording medium storing a

program to cause a computer to execute a template displaying method, the program

comprising the procedures of:

reading a plurality of user images and a template having an image insertion area

for inserting the user images therein;

generating templates having the user images therein by inserting the respective

user images in the image insertion area of the template while generating a catalog of the

templates having the user images; and

concurrently displaying a plurality of templates of the catalog and the plurality of

user images,

wherein each template of the catalog has a different user image inserted therein

from other templates of the catalog.

18. (Previously presented) The computer-readable recording medium as

defined in Claim 17, the program further comprising the procedures of:

reading another template different from the template; and

generating a catalog of templates by inserting the respective user images into an insertion area of the newly read template instead of the template.

19. (Previously presented) A computer executable template displaying apparatus comprising:

display means for displaying a plurality of templates of various designs stored in a server;

reading means for reading a plurality of user images and a template selected from the plurality of templates of various designs, the selected template having an image insertion area for inserting the user images therein from the server via a network; and

catalog generating means for generating a plurality of templates of a single design based on the selected template having the user images therein by inserting the respective user images in an image insertion area in each of the plurality of templates of the single design and for generating a catalog of the plurality of templates of the single design having the user images;

wherein the display means is also for concurrently displaying the plurality of the templates of single design of the catalog and the plurality of user images, and

wherein each template of the catalog has a different user image inserted therein from other templates of the catalog.

20. (Previously presented) The computer executable template displaying apparatus as defined in Claim 19, wherein, in the case where the reading means reads another template different from the selected template, the catalog generating means

generates a catalog of another plurality of templates of another design by inserting the respective user images in an image insertion area of the newly read template instead of the selected template.

21. (Currently amended) A computer-readable recording medium storing a program to cause a computer to execute a template displaying method, the program comprising the procedures of:

displaying a plurality of templates of various designs stored in a server;

downloading a selected plurality of templates of various designs from the server

via a network each having an image insertion area for inserting a user image therein;

reading the user image;

inserting the user image in the image insertion area of each of the plurality of templates of the various designs and generating a catalog of the plurality of templates of the various designs each having the user image therein; and

concurrently displaying the plurality of the templates of the various designs of the catalog and the user image,

wherein each template within the catalog has a unique layout of its respective image insertion area within the template of the catalog is unique in its combination of eustomizable areas within the catalog.

22. (Previously presented) The computer-readable recording medium as defined in Claim 21, the program further comprising the procedures of:

reading another user image different from the user image; and

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generating the catalog of another plurality of templates of the various designs by inserting the newly read user image into the image insertion area of each of the plurality of templates of the various designs instead of the user image.

23. (Currently amended) A computer executable composite generation method, comprising:

retrieving an image and a plurality of templates, wherein each template is unique in its combination of customizable areas including an image insertion area, wherein each template has a unique layout of its respective image insertion area within the template;

generating a catalog of a plurality of image inserted templates by inserting the image into the respective image insertion areas of the plurality of templates;

concurrently displaying the catalog of the plurality of image inserted templates and the image;

receiving an external selection of a particular template of the plurality of image inserted templates;

generating a composite based on the particular template.

24. (Previously presented) The computer executable composite generation method of claim 23, wherein

the step of reading the image and the plurality of templates reads a low resolution version of the image and a plurality of low resolution version of the templates,

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the step of generating the catalog of the plurality of image inserted templates inserts the low resolution version of the image into the respective image insertion areas of the plurality of low resolution version of the templates,

the step of concurrently displaying the catalog concurrently displays the plurality of the low resolution version image inserted templates, and

the step of receiving the selection of the particular template receives a selection of a particular low resolution version image inserted template.

25. (Previously presented) The computer executable composite generation method of claim 24, wherein the step of generating a composite comprises:

retrieving a high resolution version of the image corresponding to the low resolution version of the image;

retrieving a high resolution version of the template corresponding to the selected low resolution version image inserted template; and

inserting the high resolution version of the image into an image insertion area of the high resolution version of the template.

26. (Previously presented) A computer executable composite generation method, comprising:

retrieving a plurality of images and a template, wherein the template includes an image insertion area;

generating a catalog of a plurality of image inserted templates based on the template, wherein each template of the plurality of image inserted templates includes an image inserted from the plurality of images different from other templates of the plurality of image inserted templates;

concurrently displaying the catalog of the plurality of image inserted templates and the plurality of images;

receiving an external selection of a particular template of the plurality of image inserted templates;

generating a composite based on the particular template.

27. (Previously presented) The computer executable composite generation method of claim 26, wherein

the step of reading the plurality of images and the template reads a plurality of low resolution versions of the images and a low resolution version of the template,

the step of generating the catalog of the plurality of image inserted templates inserts a different low resolution version of the image from the plurality of low resolution version of the images into the image insertion area of the low resolution version of the template,

the step of concurrently displaying the catalog concurrently displays the plurality of the low resolution version image inserted templates, and

the step of receiving the selection of the particular template receives a selection of a particular low resolution version image inserted template.

28. (Previously presented) The computer executable composite generation method of claim 27, wherein the step of generating a composite comprises:

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retrieving a high resolution version of the image corresponding to the selected low

resolution version of the image;

retrieving a high resolution version of the template corresponding to the low

resolution version of the template; and

inserting the high resolution version of the image into an image insertion area of

the high resolution version of the template.

29. (Previously presented) The computer executable template displaying

method as defined in Claim 1, wherein a display area of a display for displaying the user

image is smaller than a display area of the display for displaying the plurality of the

templates of the catalog.

30. (Previously presented) The computer executable template displaying

method as defined in Claim 1, wherein a size of the user image displayed on a display is

larger than a size of the image insertion area of each of the templates of the catalog

displayed on the display.

31. (Previously presented) The computer executable template displaying

method as defined in Claim 6, wherein a display area of a display for displaying the

plurality of user images is smaller than a display area of the display for displaying the

plurality of the templates of the catalog.

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32. (Previously presented) The computer executable template displaying method as defined in Claim 6, wherein a size of each of the plurality of user images displayed on a display is larger than a size of each of the image insertion areas of the templates of the catalog displayed on the display.

- 33. (Previously presented) The computer executable template displaying apparatus as defined in Claim 11, wherein a display area of the display means for displaying the user image is smaller than a display area of the display means for displaying the plurality of the templates of the catalog.
- 34. (Previously presented) The computer executable template displaying method as defined in Claim 11, wherein a size of the user image displayed on the display means is larger than a size of the image insertion area of each of the templates of the catalog displayed on the display means.
- 35. (Previously presented) The computer executable template displaying apparatus as defined in Claim 13, wherein a display area of the display means for displaying the plurality of user images is smaller than a display area of the display means for displaying the plurality of the templates of the catalog.
- 36. (Previously presented) The computer executable template displaying method as defined in Claim 13, wherein a size of each of the plurality of user images

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displayed on the display means is larger than a size of each of the image insertion areas of the templates of the catalog displayed on the display means.

- 37. (Previously presented) The computer-readable recording medium as defined in Claim 15, wherein a display area of a display for displaying the user image is smaller than a display area of the display for displaying the plurality of the templates of the catalog.
- 38. (Previously presented) The computer-readable recording medium as defined in Claim 15, wherein a size of the user image displayed on a display is larger than a size of each of the image insertion areas of the templates of the catalog displayed on the display.
- 39. (Previously presented) The computer-readable medium as defined in Claim 17, wherein a display area of a display for displaying the plurality of user images is smaller than a display area of the display for displaying the plurality of the templates of the catalog.
- 40. (Previously presented) The computer-readable medium as defined in Claim 17, wherein a size of each of the plurality of user images displayed on a display is larger than a size of each of the image insertion areas of each of the plurality of templates of the catalog displayed on the display.

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41. (Previously presented) The computer executable template displaying apparatus as defined in Claim 19, wherein a display area of the display means for displaying the plurality of user images is smaller than a display area of the display means for displaying the plurality of the templates of the catalog.

- 42. (Previously presented) The computer executable template displaying apparatus as defined in Claim 19, wherein a size of each of the plurality of user images displayed on the display means is larger than a size of each of the image insertion areas of each of the plurality of templates of the catalog displayed on the display means.
- 43. (Previously presented) The computer-readable recording medium as defined in Claim 21, wherein a display area of a display for displaying the user image is smaller than a display area of the display for displaying the plurality of the templates of the catalog.
- 44. (Previously presented) The computer-readable recording medium as defined in Claim 21, wherein a size of the user image displayed on a display is larger than a size of each of the image insertion areas of the templates of the catalog displayed on the display.
- 45. (Previously presented) The computer executable composite generation method as defined in Claim 23, wherein a display area of a display for displaying the

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image is smaller than a display area of the display for displaying the plurality of the

templates of the catalog.

46. (Previously presented) The computer executable composite generation

method as defined in Claim 23, wherein a size of the user image displayed on a display is

larger than a size of each of the image insertion areas of the templates of the catalog

displayed on the display.

47. (Previously presented) The computer executable composite generation

method as defined in Claim 26, wherein a display area of a display for displaying the

plurality of images is smaller than a display area of the display for displaying the

plurality of the templates of the catalog.

48. (Previously presented) The computer executable composite generation

method as defined in Claim 26, wherein a size each of the plurality of images displayed

on a display is larger than a size of each of the image insertion areas of the templates of

the catalog displayed on the display.